Certificate Number: 15111-PAM-DE-030856391

Bankruptcy Case Number: 18-00102



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 10, 2018</u>, at <u>1:52</u> o'clock <u>PM EDT</u>, <u>Raymond Carl Lewis</u> completed a course on personal financial management given <u>by internet</u> by <u>BE Adviser, LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle</u> District of Pennsylvania.

Date: April 10, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education